

Information to identify the case:

Debtor 1	Donald R. LeCompte Jr.			Social Security number or ITIN xxx-xx-7118
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name			Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	18-10408-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald R. LeCompte Jr.

4/13/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Donald R. LeCompte, Jr.
 Debtor

Case No. 18-10408-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 1
Total Noticed: 10

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db	+Donald R. LeCompte, Jr., 559 Larch Avenue, Browns Mills, NJ 08015-2829
517266904	+Bancorp South Bank, 2778 W Jackson St., Attn: Legal Department, Tupelo, MS 38801-0306
517266907	+Parrish LeCompte, 3205 Bayflower Avenue, Saint Cloud, FL 34773-6081
517266908	+Sonya Pruneda, 1121 Alise Drive, Apt 33, Sumter, SC 29150-2492

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 22:13:24 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2018 22:13:23 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517266906	EDI: CBSAAFES.COM Apr 14 2018 01:58:00 Military Star/AAFES, 3911 S Walton Walker Blvd, Dallas, TX 75236
517266905	+EDI: CHASE.COM Apr 14 2018 02:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517266909	EDI: TFSR.COM Apr 14 2018 01:58:00 Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517266910	+EDI: USAA.COM Apr 14 2018 01:58:00 Usaa Svg Bk, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Andrea Dobin	ecftrustead@trenklawfirm.com, NJ55@ecfcbis.com
Daniel L Reinganum	on behalf of Debtor Donald R. LeCompte, Jr. dreinganum@MPADLaw.com, kgresh@McDowellLegal.com;djamison@McDowellLegal.com;lwood@McDowellLegal.com;cgetz@McDowellLegal.com;mfunk@mcowelllegal.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5